

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MERLIN L. LEADBETTER, III
DEANNA L. LEADBETTER
Debtor(s)

Case No. 19-10784JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2019.
- 2) The plan was confirmed on 10/30/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/12/2020, 07/13/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/29/2023.
- 5) The case was dismissed on 04/25/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,983.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,201.60
Less amount refunded to debtor	\$5.00

NET RECEIPTS: **\$45,196.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,184.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,684.67**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AR RESOURCES INC	Unsecured	90.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	11,311.00	9,446.37	9,446.37	3,261.62	0.00
FIRST PREMIER BANK	Unsecured	468.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	1,084.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	2,898.00	2,620.98	2,620.98	904.96	0.00
MEDICAL DATA SYSTEM	Unsecured	152.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEM	Unsecured	1,737.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEM	Unsecured	435.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEM	Unsecured	200.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	0.00	11,185.72	11,185.72	3,862.18	0.00
ONE MAIN FINANCIAL GROUP LLC A	Secured	16,802.00	5,475.00	5,475.00	2,760.73	776.23
ONE MAIN FINANCIAL GROUP LLC A	Secured	16,477.00	8,425.00	8,425.00	3,223.11	1,282.36
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	0.00	8,553.67	8,553.67	2,953.39	0.00
SN SERVICING CORP(*)	Unsecured	NA	NA	NA	0.00	0.00
THE SOS GROUP	Unsecured	109.00	109.02	109.02	29.55	0.00
US BANK TRUST NA - TRUSTEE BUN	Secured	40,912.00	44,353.83	0.00	16,131.99	0.00
US BANK TRUST NA - TRUSTEE BUN	Secured	0.00	4,275.87	4,275.87	4,275.87	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	184.21	184.21	49.94	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$16,131.99	\$0.00
Mortgage Arrearage	\$4,275.87	\$4,275.87	\$0.00
Debt Secured by Vehicle	\$13,900.00	\$5,983.84	\$2,058.59
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,175.87	\$26,391.70	\$2,058.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,099.97	\$11,061.64	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,684.67</u>
Disbursements to Creditors	<u>\$39,511.93</u>
TOTAL DISBURSEMENTS :	<u>\$45,196.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.